

# Contents

2	Corporate Information
4	Financial Highlights
7	Five Year Summary
8	Chairman's Statement to Shareholders
11	Management Discussion and Analysis
14	Directors and Senior Management Profile
18	Report of the Directors
24	Report of the Auditors
25	Consolidated Profit and Loss Account
26	Consolidated Statement of Recognised Gains and Losses
27	Consolidated Balance Sheet
29	Balance Sheet
30	Consolidated Cash Flow Statement
35	Notes on the Accounts
68	Notice of Annual General Meeting